



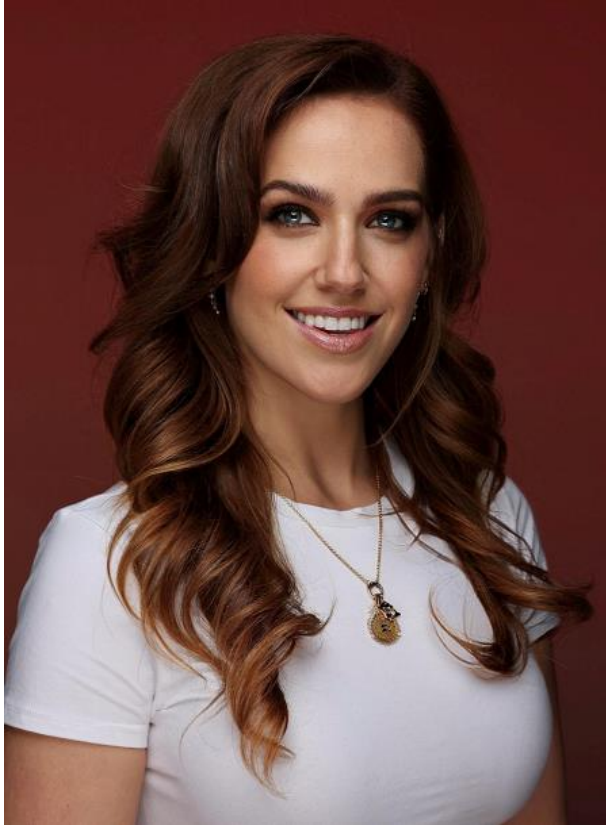
Transforming Member Experience:

Practical Tools for Driving Growth Through Clarity, Coaching, and Connection

Allison Boyle, VP Experience

Wellby Financial

Who I Am & Why I'm Here



- **My Role**

- Vice President of Experience at Wellby Financial – leading both the branch network and learning & development strategy
- Oversee 22 branches across Greater Houston with a focus on service, sales, and leadership performance
- Drive transformation in how our teams connect with members, lead their teams, and build lasting relationships

- **My Perspective**

- Former branch leader – I've lived the complexity of leading from the front line
- I know what it's like to be given a sales target without being given a roadmap
- Passionate about turning expectations into clarity and coaching into culture

- **Why I'm Here**

- I'm here to share real tools that worked – not theory
- My goal is to give you ideas and actions you can take back to your branches tomorrow
- If we want to transform our outcomes, we have to transform how we lead – and that starts with clarity

Accelerating the Member Experience



Using Data to Drive Service Excellence



Building Confident, Consultative Bankers



Creating Accountability Through Leadership Clarity

Using Data to Drive Service Excellence

From Gut-Based Staffing to Data-Driven Scheduling

- What We Learned:

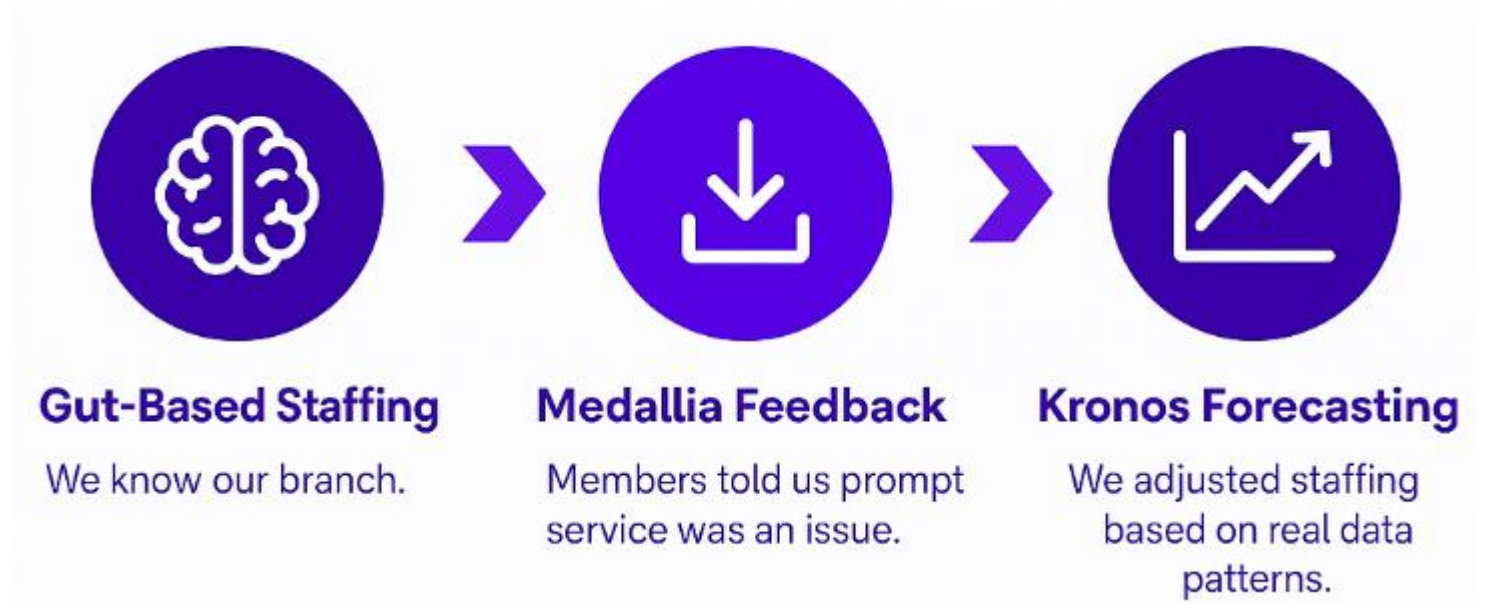
- Medallia gave us **real-time insight** – prompt service was a member pain point.

- What We Changed:

- We started using **Kronos Forecasting** to align staffing with **actual branch traffic patterns**, not instinct.

- How It Shifted Leadership:

- Managers moved from “gut feel” to **data-backed decisions** that could be explained and justified to their teams.



Impact

- ✓ Smarter schedules
- ✓ Reduced member wait times
- ✓ Greater team buy-in on late or weekend shifts
- ✓ Consistent coverage during peak hours

Before vs. After

"I know my branch"

"Kronos says we need 3 tellers 9-2 PM Mondays"

Schedule by habit

Schedule by data forecast

Staff frustration

Schedule credibility

Building Confident, Consultative Bankers

Elevating Conversations with Member Needs Assessments

- **What We Did:**

- Trained bankers on effective **Member Needs Assessments**:



- Introduced relatable personas to help guide discovery
 - Shifted focus from product pushing → curiosity-driven conversations
 - Taught teams to connect solutions to specific member goals

- **Why It Worked:**

- Bankers became more confident, less robotic
 - Members felt heard, not sold to
 - We created deeper, more productive financial relationships



How Members Save How They Bank How They Borrow

We trained to ask, not assume.

Every conversation is a window into a financial journey.



Budgeting



Convenience



Credit rebuilding



Try This...

- Introduce Member Needs Assessments
- Give your bankers structured conversation guides
- Practice Discover with Sample Personas
- Confidence doesn't come from charisma – it comes from clarity.

Member Needs Assessment				
Date	Member #	Member Name	Team Member Name	BMI
Value Statement EX. It's a pleasure to meet you Mr./ Mrs. (Member) as your personal banker my objective is to help members prosper, the way I do that is by taking some time to understand your unique financial needs and goals. How does that sound? Let's get started!				
Reminder to include in your statement: Who? (you are) What you do? (I am YOUR personal banker) The Why?				
WHO DO YOU CURRENTLY BANK WITH? (EX. CHECKING, SAVINGS)				
Financial Institution		Account Types	Notes	
			Discuss: OD Sta	
"THANK YOU FOR SHARING NOW LET'S TALK ABOUT YOUR CREDIT"				
TELL ME ABOUT YOUR CREDIT ACCOUNTS? (EX. LOANS (V/L/PLM))				
Financial Institution		Account Types	Notes	
			Discuss: Credit	
"THANK YOU FOR SHARING, NOW LET'S TALK ABOUT YOUR SAVINGS"				
HOW DO YOU SAVE? (SAVINGS, INVESTMENTS, RETIREMENT)				
			Notes	
Ex. How comfortable are you with your current savings? What are you saving for college (kids/grandchildren) future?				
Pref. Contact Method: <input type="text"/> Pref. Time: <input type="text"/>				
FOLLOW-UP'S Follow-up is a member-centric approach that places our members at the heart of everything we do. It's about tailoring our support to their unique financial journey, understanding their goals, concerns, and aspirations. This initiative goes beyond numbers; it's about providing a comprehensive experience. We're here to assist with any questions they may have.				
1st Follow Up (2 Days)				
2-Day Follow Up		Date	Notes	
Ex. Ask if there are any additional questions. -Access to online banking? -Direct Deposit set up? -Additional services/products/referrals?				
2nd Follow Up (2 Weeks)				
2-Week Follow Up		Date	Notes	
Ex. Ask if there are any additional questions. -Access to online banking? -Direct Deposit set up? -Additional services/products/referrals?				
3rd Follow Up (2 Months)				
2-Month Follow Up		Date	Notes	
Ex. Ask if there are any additional questions. -Has anything changes since the last time we spoke? -Additional services/products/referrals?				
Product Selection				
<input type="checkbox"/> Wellby Checking		<input type="checkbox"/> Mortgage Referral		
<input type="checkbox"/> Wellby Savings		<input type="checkbox"/> Wealth Management Referral		
<input type="checkbox"/> Wellby Savings Plus		<input type="checkbox"/> Direct Deposit		
<input type="checkbox"/> Loan (VL, PL, CC)		<input type="checkbox"/> Opt-In <input type="checkbox"/> Opt-Out		
Type: <input type="text"/>		<input type="checkbox"/> eStatements		
<input type="checkbox"/> CD		<input type="checkbox"/> Online Banking Enrollment		
<input type="checkbox"/> IRA		<input type="checkbox"/> Debit Card		

Creating Accountability Through Leadership Clarity

Don't just tell your leaders to own results—show them what ownership looks like.

Clarity drives accountability.

Creating Accountability Through Leadership Clarity

WHY IT MATTERS




Gallup Insight:

“The #1 driver of engagement is knowing what’s expected of me.”

What We Heard From the Frontline Managers:

- Overwhelmed, unsure what to do first
- Expectations were high – but direction was unclear
- There wasn’t resisting – but there was asking for clarity
- They wanted to lead well, but they needed a blueprint


From Ambiguity to Alignment with the Branch Manager Playbook

		DAILY COACHING GUIDE	
BRANCH: _____		DATE: _____	
Setting Up for Success			
<input type="checkbox"/>	Check Kronos	Plug in appointments on your "Plan for the day"	Notes:
<input type="checkbox"/>	Medallia/Google Reviews	OSAT and Key Drivers, key comments (areas of opportunity & praise)	Notes:
<input type="checkbox"/>	Check Lead Lists in SharePoint	Indirect SPI, BD, Maturing CDs, In-Branch Referrals, and misc	Notes:
<input type="checkbox"/>	Pull Previous Day's New Accounts & Loan Apps in Meridian Link	Use for Member Needs Assessment Inspection	Notes:
<input type="checkbox"/>	Run Reports for KPIs MTD (Actual v. Goal)	Lending, New Accounts, Checking Accounts, Partner Referrals, Service, ATOMIC, In-Branch Teller Referrals	Notes:
Coaching to Performance			
<input type="checkbox"/>	Huddle	Gather team for Huddle to share information, set intentions and the Plan for the Day	Notes:
<input type="checkbox"/>	Set Intentions w/ Bankers and Tellers	ECHO Journals, Outbound calling efforts (lead lists and 2x2s)	Notes:
<input type="checkbox"/>	Plan for the Day	Gather any banker set appointments (along with Kronos appointments), add in Lobby Leading, call blocks and Lunches	Notes:
<input type="checkbox"/>	Inspection & Hip to Hip Coaching	Inspect member needs assessments and credit report reviews for new accounts and loans, shadow bankers	Notes:
<input type="checkbox"/>	Member Service Observation	Banker and Teller	Notes:
<input type="checkbox"/>	ECHO Journal Check-In	Spot Check Teller ECHO Journals, Talk about opportunities and role play	Notes:
<input type="checkbox"/>	Meet the Manager	Set the team up to ask you to meet the member for every new account and loan signing. Try to be involved everyday as often as you can!	Notes:
Daily Wrap Up			
<input type="checkbox"/>	Debrief Bankers	Check-in with Bankers and their day. Did they accomplish the intentions they set earlier? Check Kronos "Accounts Assisted" and spot check MNA's	Notes:
<input type="checkbox"/>	Branch Closing	Ensure tellers and branch are in balance. Open/Close Checklist completed, etc.	Notes:
<input type="checkbox"/>	Record Daily Learnings & Follow-Ups		Notes:

We Defined:

- What a successful day looks like
- Non-negotiables:
 - Morning prep
 - Coaching blocks
 - Day-end wrap-up
- Performance Tools:
 - Huddle Guide
 - Observation Form
 - Goal Tracker
 - Daily Coaching Guide

From Ambiguity to Alignment with the Branch Manager Playbook



RUNNING A SUCCESSFUL BRANCH: DAILY HUDDLE GUIDE


The huddle sets the tone for the entire day. With proper planning and by following this guide, not only will you the team up for success, but you'll also reinforce our core values and purpose at Wellby. Let's help people prosper, one huddle at a time!

Purpose of the Huddle:

- Set the Tone: Begin the day with clarity, energy, and focus.
- Unify the Team: Ensure everyone is aligned with the branch's purpose and daily goals.
- Empower and Value: Recognize hard work, share success stories, and motivate the team.
- Increase Efficiency: Address any operational nuances and provide clarity on the day's tasks and objectives.

Guidelines for Effective Huddles:

- Duration is Key: The huddle is designed to be brief and impactful. It should last around 7 minutes. It's essential not to confuse the huddle with more extended team member trainings or comprehensive team meetings. The goal is to set the tone for the day quickly, provide necessary updates, and get everyone aligned.
- Leadership in Huddles: The huddle is a leadership activity, and as such, it **should be led by the manager**. Their role is pivotal in setting the right tone, ensuring messaging aligns with branch goals, and maintain efficiency. While team member participation is encouraged and valued, the responsibility and direction the huddle must remain with the leadership.
 - o In the rare instances where the manager is unavailable, the Assistant Branch Manager should take the lead. Their familiarity with daily operations and the broader branch goals ensures continuity.
 - o In the even rarer scenario where both the manager and the ABM are absent, the Manager on Duty (MOD) can lead the huddle. However, such situations should be infrequent and seen as exceptions.



Member Service Observation

Date		Drive Thru	Lobby
Team Member / Position			
Welcome			
Greet and Welcome ___Y___N • Did the TM introduce themselves? ___Y___N • Did the TM make eye contact and smile?		Notes:	
Seek Out Member Contact ___Y___N • Did the TM use the member's name? ___Y___N • Did the TM customize interaction to member's needs by asking questions? <ul style="list-style-type: none">o What brings you in today?o How may I assist you?			
Service			
Preserve the Wellby Magic ___Y___N • Did the TM validate members initial request? ___Y___N • Did the TM set the expectation? <ul style="list-style-type: none">o Ex. Time, Follow-up, partner assistance if needed ___Y___N • Did the TM display attentiveness? <ul style="list-style-type: none">o Appearance, good posture, and appropriate body language ___Y___N • Did the TM ask clarifying questions? (MNA) ___Y___N • Did the TM offer tailored solutions?		Notes:	
Closing			
Recap / Resolve ___Y___N • Did the TM paraphrase what was completed for the member? ___Y___N • Did the TM establish follow-up if needed? ___Y___N • Did the TM offer additional assistance? ___Y___N • Did the TM thank the member? ___Y___N • Did the TM solve the member's concerns? ___Y___N • Did the TM attempt a referral?		Notes:	
Area of Focus			
Action Plans			



DAILY COACHING GUIDE

BRANCH: _____ DATE: _____

Setting Up for Success

☐ Check Kronos

Plug in appointments on your "Plan for the day"

Notes:

☐ Medallia/Google Reviews

OSAT and Key Drivers, key comments (areas of opportunity & praise)

Notes:

☐ Check Lead Lists in SharePoint

Indirect SPR, BD, Maturing CDs, In-Branch Referrals, and misc

Notes:

☐ Pull Previous Day's New Accounts & Loan Apps in Meridian Link

Use for Member Needs Assessment Inspection

Notes:

☐ Run Reports for KPIs MTD (Actual v. Goal)

Lending, New Accounts, Checking Accounts, Partner Referrals, Service, ATOMIC, In-Branch Teller Referrals

Notes:

Coaching to Performance

☐ Huddle

Gather team for Huddle to share information, set intentions and the Plan for the Day

Notes:

☐ Set Intentions w/ Bankers and Tellers

ECHO Journals, Outbound calling efforts (lead lists and 2v2s)

Notes:

☐ Plan for the Day

Gather any banker set appointments (along with Kronos appointments), add in Lobby Leading, call blocks and Lunches

Notes:

☐ Inspection & Hip to Hip Coaching

Inspect member needs assessments and credit report reviews for new accounts and loans, shadow bankers

Notes:

☐ Member Service Observation

Banker and Teller

Notes:

☐ ECHO Journal Check-In

Spot Check Teller ECHO Journals, Talk about opportunities and role play

Notes:

☐ Meet the Manager

Set the team up to ask you to meet the member for every new account and loan signing. Try to be involved everyday as often as you can!

Notes:

Daily Wrap Up

☐ Debrief Bankers

Check-in with bankers and their day. Did they accomplish the intentions they set earlier? Check Kronos "Accounts Assisted" and spot check MNA's

Notes:

☐ Branch Closing

Ensure tellers and branch are in balance. Open/Close Checklist completed, etc.

Notes:

☐ Record Daily Learnings & Follow-Ups

Notes:



Outcome:

- ✓ Managers became **sales coaches**, not just people managers
- ✓ They created **daily momentum**
- ✓ Accountability improved because clarity eliminated **guesswork**



TRY THIS AT YOUR BRANCH



Audit your Member Survey data and pair it with operational tools



Introduce Member Needs Assessments with sample personas to practice discovery



Create a simple framework to define a successful day for your leaders and sales coaches



Transforming Member Experience:

*Practical Tools for Driving Growth Through
Clarity, Coaching, and Connection*

Thank
You!